



How to Order Your Free Credit Reports

CONSUMER INFORMATION SHEET 11

One of the best ways to protect yourself from identity theft is to monitor your credit history. Now you can do that for free. Thanks to a new federal law, consumers can get one free credit report a year from each of the three national credit bureaus. Those bureaus are Equifax, Experian and Trans Union.¹ You can also get your reports for free from “specialty” credit bureaus. These companies prepare reports on your employment, insurance claims, rental and other histories.

Checking your credit reports at least once a year is a good way to discover identity theft. And the sooner identity theft is discovered, the easier it is to clear up. You can also identify errors in your credit reports that could be raising your cost of credit.

Nationwide Consumer Reporting Agencies

The three nationwide consumer credit reporting agencies, also called credit bureaus, are Equifax, Experian and Trans Union. They compile credit histories on consumers. Your credit history contains information from financial institutions, utilities, landlords, insurers and others. The credit bureaus provide information on you to potential credit granters, insurers, landlords, and employers. You have the right to get a free copy of your credit history in several situations: 1) If a company denies you credit or makes another adverse decision based on your credit history; 2) If you're unemployed; 3) If you're on welfare; and 4) If your report is inaccurate because of fraud. And now you also have the right to a free copy of your report from each of the credit bureaus every year.

How to Order Your Free Annual Reports from Equifax, Experian and Trans Union

You can order your free annual credit reports through a toll-free phone number, a Web site or by mailing the Order Form at the end of this Information Sheet.

877-322-8228

www.annualcreditreport.com

Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

You have the option of requesting all three reports at once or staggering them. You could create a no-cost version of a credit-monitoring service. Just order a free report from one credit bureau, then four months later from another, and four months after that from the third bureau. That approach won't give you a complete picture at any one time. Not all creditors provide information to all the bureaus. Monitoring services from the credit bureaus cost from \$44 to over \$100 per year.



How to Review Your Credit Reports

To check your reports for errors or possible signs of identity theft, look especially at three areas.

1. Look in the Personal Information or Personal Data section. Look for addresses where you've never lived. Make sure your name and any variations of it, your Social Security number and your employers are correct.
2. Look in the Accounts sections. Look for any accounts you didn't open. Look for balances on your legitimate accounts that are higher than you expect.
3. Look for Inquiries or Requests for Your Credit History that you didn't make. There are two types of inquiries. "Regular" or "hard" inquiries are the ones that result when you apply for credit or when an account is transferred to a collection agency. This is the kind of inquiry you should check as possible identity theft or error. The other type, "promotional" or "soft" inquiries, would not be an indication of problems. This type includes pre-approved credit offers, checks for employment purposes, account monitoring by your existing creditors and your own requests for your report.

You can view sample credit reports, with the different sections explained, on the Web sites of the three credit bureaus: www.experian.com, www.transunion.com, www.equifax.com.

How to Correct Errors in Your Credit Report

If you see anything you believe is incorrect, contact the credit bureau immediately. You can call the telephone number on the report to speak with someone at the credit bureau. If you find evidence of identity theft, the next steps to take include contacting any creditors involved to close fraudulent accounts and filing a police report. See the [Identity Theft Victim Checklist](#) on our Identity Theft web page for more information on what to do.

Specialty Consumer Reporting Agencies

Specialty consumer reporting agencies prepare reports on consumers' histories for specific purposes. The reports cover employment, insurance claims, residential rentals, check writing, and medical records. Think about ordering a specialty report if you are ready to buy homeowners or automobile insurance, open a checking account, apply for private health or life insurance, or rent a home or apartment.

Property Insurance Claim Reports: Insurance companies often check reports of this kind when you apply for homeowner's or automobile insurance. One of these reports is the CLUE report (Comprehensive Loss Underwriting Exchange).² CLUE reports contain information on property loss claims against homeowner's insurance and automobile insurance policies. A CLUE report contains personal information, such as your name, birth date, and Social Security number. It also contains a record of any auto or homeowner property loss claims you submitted to an insurance company. It includes the type of loss, date of the loss, and amount paid by the insurance company. It lists inquiries, or companies that have checked your claim history.



Another property loss report is called A-PLUS (Automated Property Loss Underwriting System). The A-PLUS database is compiled by a smaller company and is less commonly used than the CLUE database. You may order a CLUE report and an A-PLUS for free once every 12 months.

Employment History Reports: Employers sometimes check your employment history when you apply for a job. Your current employer may also check your history. You must give your consent for a current or prospective employer to check your history. State and federal law entitle you to a free copy of your report if any employer requests your permission for a background check.

You can also get one free copy ever 12 months. Consider ordering an Employment History Report if you've been frequently turned down when applying for jobs.

Medical Insurance Reports: Insurance companies often check with the Medical Information Bureau (MIB) when you apply for health or life insurance as an individual (not as part of a group plan). Insurance companies give the MIB information on their customers' medical conditions that the companies consider significant. A report from the MIB contains codes for specific medical conditions and lifestyle choices. Examples include conditions like asthma and diabetes and activities such as smoking or high-risk sports like skydiving.

A report from the MIB includes the nature of any information MIB has on you, the names of companies that reported information on you to the MIB, and the names of the companies that received a copy of your MIB record in the previous 12 months.

You may not be in the MIB database. If you did not apply for individual health or life insurance, the MIB will probably have no records on you. You may order a report from the MIB for free once every 12 months.

How to Order Your Free Annual Reports from Specialty Consumer Reporting Agencies

All of these reports are ordered through automated telephone systems. The system will ask you for personal information, including your Social Security number, to identify your file. In some cases, you will be sent an order form to fill out and mail in.

- CLUE Personal Property and/or Auto Report
www.choicetrust.com
Call ChoiceTrust: 866-312-8076
- A-PLUS Loss-History Report
www.iso.com
Call A-PLUS Consumer Report Request Line: 800-627-3487
- CLUE Employment History Report
www.choicetrust.com
Call ChoiceTrust at 866-312-8075
- CLUE Tenant History Report
www.choicetrust.com
Call ChoiceTrust at 877-448-5732



- Medical Insurance Report
www.mib.com
Call the MIB: 866-692-6901

Notes

¹ The federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies to give you a free copy of your credit report, at your request, once every 12 months. The free reports are being phased in, starting December 1, 2004 for consumers in California and 12 other Western states. By September 2005, free reports will be available to all Americans.

² CLUE reports are issued by ChoicePoint, a Georgia company that compiles and sells personal information. A-PLUS reports are issued by a smaller company, Insurance Services Office, which also maintains a property loss database.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. The fact sheet may be copied, if (1) the meaning of the copied text is not changed or misrepresented, (2) credit is given to the Office of Privacy Protection in the California Department of Consumer Affairs, and (3) all copies are distributed free of charge.

